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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/669,335	09/25/2000	Randy D. Sines	CA67-006	3022
39279	7590	06/21/2004	EXAMINER	
GREGORY I.P. LAW P.O. BOX 31090 SPOKANE, WA 99223-3018			HAQ, NAEEM U	
			ART UNIT	PAPER NUMBER
			3625	
DATE MAILED: 06/21/2004				

Please find below and/or attached an Office communication concerning this application or proceeding.



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APPLICATION NO./ CONTROL NO.	FILING DATE	FIRST NAMED INVENTOR / PATENT IN REEXAMINATION	ATTORNEY DOCKET NO.
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EXAMINER

ART UNIT	PAPER
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DATE MAILED:

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Commissioner for Patents

Applicants' attention is directed to the attached Notice of Non-Responsive Amendment, Bona Fide attempt

Naeem Haq
Patent Examiner
Art Unit 3625

Response to Amendment

Notice of Non-Responsive Amendment, Bona Fide Attempt

The amendment filed on March 12, 2004 canceling all claims drawn to the elected invention and presenting only claims drawn to a non-elected invention is non-responsive (MPEP § 821.03). The remaining claims are not readable on the elected invention because new claims 28-53 are directed to an invention that is independent or distinct from the invention originally claimed for the following reason: These claims are now directed to protection of a user's account number against fraudulent charges and communicating a transaction identifier between the consumer, bank, and merchant. The invention of claims 28-53 is independent or distinct from the originally presented claims 1-27. Furthermore, the invention of claims 28-53 would have been restricted from the invention of claims 1-27 had both inventions been presented for examination at the same time. Therefore since the Applicants have received an action on the merits for the originally presented and elected invention (claims 1-27), this invention has been constructively elected by original presentation for prosecution on the merits. Accordingly, claims 28-53 are hereby withdrawn from consideration as being directed to a non-elected invention. See 37 CFR 1.142(b) and MPEP § 821.03.

Since the above-mentioned amendment appears to be a *bona fide* attempt to reply, applicant is given a TIME PERIOD of ONE (1) MONTH or THIRTY (30) DAYS, whichever is longer, from the mailing date of this notice within which to supply the

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omission or correction in order to avoid abandonment. EXTENSIONS OF THIS TIME PERIOD UNDER 37 CFR 1.136(a) ARE AVAILABLE.

Conclusion

Since the above-mentioned amendment appears to be a bona fide attempt to reply, Applicants are give a TIME PERIOD of ONE (1) MONTH or THIRTY (30) DAYS, whichever is longer, from the mailing date of this notice within which to supply the omission or correction in order to avoid abandonment. EXTENSION OF THIS TIME PERIOD UNDER 37 CFR1.136(a) ARE AVAILABLE.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Naeem Haq whose telephone number is (703)-305-3930. The examiner can normally be reached on M-F 8:00am-5:00pm.


If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jeff A. Smith can be reached on (703)-308-3588. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

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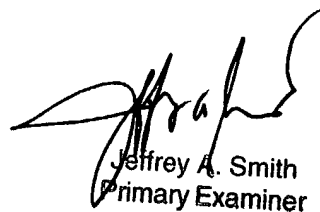
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Naeem Haq, Patent Examiner

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June 11, 2004



Jeffrey A. Smith
Primary Examiner